

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF GEORGIA  
ROME DIVISION

IN RE:

CASE: R14-40250-BEM

FRANK D SMITH, JR.  
AVA SMITH

CHAPTER 13

Debtors

---

**Notice of Final Cure**

---

Pursuant to Federal Rule of Bankruptcy Procedure 3002.1(f), the Chapter 13 Trustee, Mary Ida Townson files this Notice of Final Cure Payment. The amount required to cure the default in the claim listed below has been paid in full.

Name of Creditor: FAY SERVICING, LLC

**Final Cure Amount**

<b>Court</b>	<b>Account</b>	<b>Claim</b>	<b>Claim</b>	<b>Amount</b>
<b><u>Claim #</u></b>	<b><u>Number</u></b>	<b><u>Asserted</u></b>	<b><u>Allowed</u></b>	<b><u>Paid</u></b>
9	XXXXXXXXXX9072	<u>\$28,903.12</u>	<u>\$31,145.82</u>	<u>\$31,145.82</u>
Total Amount Paid by Trustee				<u>\$31,145.82</u>

*\*claim was amended to a principal only claim after the Trustee had disbursed on the original arrearage claim.*

---

**Monthly Ongoing Mortgage Payment**

Mortgage is Paid:

☐ Through the Chapter 13 Conduit

☒ Direct by the Debtors

---

Within 21 days of the service of the Notice of Final Cure Payment, the creditor MUST file and serve a Statement as a supplement to the holder's proof of claim on the Debtors, Debtors' Counsel and the Chapter 13 Trustee, pursuant to Fed.R.Bank.P.3002.1(g), indicating 1) whether it agrees that the Debtors have paid in full the amount required to cure the default on the claim; and 2) whether the Debtors are otherwise current on all payments consistent with 11 U.S.C. § 1322(b)(5).

The statement shall itemize the required cure or post-petition amounts, if any, that the holder contends remain unpaid as of the date of the statement. The statement shall be filed as a supplement to the holder's proof of claim and is not subject to Rule 3001(f). Failure to notify may result in sanctions.

R14-40250-BEM

**CERTIFICATE OF SERVICE**

This is to certify that on this day I caused a copy of the foregoing pleading to be served via United States First Class Mail, with adequate postage thereon, on the following parties at the address shown for each:

FRANK D SMITH, JR.  
377 PERSONS RD.  
CEDARTOWN, GA 30125

AVA SMITH  
377 PERSONS RD.  
CEDARTOWN, GA 30125

FAY SERVICING, LLC  
ATTN: Bankruptcy Administrator  
3000 KELLWAY DR., STE 150  
CARROLLTON, TX 75006

I further certify that I have on this day electronically filed the pleading using the Bankruptcy Court Electronic Filing program, which sends a notice of this document and an accompanying link to the document to the following parties who have appeared in this case under the Bankruptcy Court's Electronic Case Filing program:

SALTER & SALTER PC

Dated: March 26, 2019

Respectfully submitted,

/s/ \_\_\_\_\_  
Mary Ida Townson, Attorney  
Standing Chapter 13 Trustee  
GA Bar No. 715063  
191 Peachtree Street, Suite 2200  
Atlanta, GA 30303-1740  
(404) 525-1110  
maryidat@atlch13tt.com